

Defined Contribution Risk Adjuster Board Minutes

State Office Building Room 3112

Approved

October 22, 2013

Attendees: Jim Pinkerton, *Regence*; Dave Jackson, *FirstWest Benefit Solutions*; Jim Murray, *SelectHealth*; Michael Bird, *PEHP*; Tomasz Serbinowski, *UID*; Patty Conner, *OCHS*; Perri Babalis, *Utah Attorney General*; Sue Watson, *OCHS*; Jill Goodmansen, *OCHS*; Betsy Jerome, *UID*; Lincoln Nehring, *Voices of Utah Children*; Russ Johnston, *FirstWest Benefit Solutions*; Gabriela Benitez, *GBS Benefits*; Tanji Northrup, *UID*; Heidi Clausen, *UID*

Kim Miller, *UHC* (via telephone);

- I. Meeting called to order at 1:04 p.m.
- II. September meeting minutes will be approved during next meeting.
- III. Patty Conner from OCHS gave an update regarding Avenue H – Dashboard information handed out can also be found at www.Avenueh.com
 - a. November dashboard information
 - i. 358 Employer groups
 - ii. 8157 covered lives
 - iii. 2822 total employees covered
 - iv. 31% of groups enroll in coverage
 - v. 64% of groups joining had prior coverage
 - vi. Average contribution \$437
 - b. OCHS will be changing how information is tracked in 2014. 220 groups wanted quotes for December early renewal. 121 of groups elected to do early renewal. Completed defined contribution process on Friday and enrollment ends on November 1. Another 16 regular December renewals. 41 new groups quote for December, but not sure how many of those will go through enrollment. All enrollments will be complete by November 1st. Not extending the enrollment window as not to delay the January enrollment window. Impacts migration on when the migration is done from bswfit to Plansource.
 - c. OCHS put out quote tool on avenue h website. Have had around 20,000 unique users since October 1st. Had over 3500 people get rate quotes. Get census together and make sure group passes participation, gather payroll/wage and tax form to be ready to go through enrollment process. Tomorrow in carrier round table will demo the ASU (account set up) in Plansource. Allow them to create user id and broker has control after initial setup. Link to wage and tax form from DWS. Will upload to Plansource securely. Will need to add more demo for the employee and have employee complete dependent

information as well as tobacco questions and additional questions. Behind schedule, hoped to have it out a week ago as there is a hold up with the dental carrier information. Have continued to work with DOI and dental carriers to get them in as there are only about 2 carriers ready to go. May pull those carriers that are ready and add others at a later time. Have to move forward with what we have, will make a decision hopefully today. Plansource will do demo and go over fixes and get feedback from carriers. Plan to release on November 4th. Will start the new process after the enrollment window has ended for December group. Need to test the information before pushed to production. Rates to the pre quote tool came through with no errors. Made some additional enhancements to the tool after it was initially released. Updated the eligibility on the tool recently as well/service areas – part of the pre-quote tool.

- d. Trained over 800 brokers since August 8th and working through the credentialing process. Many brokers waiting on Arches to get appointed. In credentialing process, will not require them to have dental appointments until January 1st. If no appointment, will follow up with them after the first of the year. Have general agents participating that have not done so in the past but will do so after January 1st.
- e. Other valid waivers (group insurance/gov program) – have checked with all 3 carriers and all are allowing the individual coverage (with or without subsidy) as a valid waiver. OCHS would like to allow the same process and allow individual coverage as valid waivers (subsidy or not). (Jim) Plan would have to have EHP, but still verifying. Coverage could still be purchased with FFE without a subsidy, the affordability is still tested. Carrier could offer plans that are non-qualified plans to employees. Brought in Tanji and Heidi to discuss valid waivers for all individual coverage (subsidy or not). Heidi stated only grandfathered plans would not have EHP. Ehp and mvp separate items. Tomasz was under the impression every plan on the Exchange had to meet 60% cost sharing. Every plan has to meet minimal value and have EHP. Catastrophic plans need to add help text on definition put on Avenue H website. Need to vote on item next month as it is not on the agenda. January groups do not have to meet participation but need to communicate to everyone what the process is.
- f. Out of state employees
 - i. Currently 50% enrolled employees can live out of state. As of January no plans filed are out of state employees. Need to come up with solution with out of state employee coverage as it contradicts the rule. Groups domiciled in other state and have Utah employees. Groups domiciled in Utah and have employees living out of state. Concerns with employer post tax contribution. There are a number of groups that apply on Avenue H that live out of the state and employer domiciled in Utah. No out of state plans as of January 1 for these groups. Tanji brought up 3 options – 1) Groups in that model does not

fit the Avenue H model 2) Change participation wording to show no out of state employees 3) partner with UHC to offer out of exchange plan to out of state employees. Patty asked if it was possible to not include those out of state employee in participation calculation. Surrounding states are not sure what their process will be. Patty is trying to get decision as communication will be sent out next week and built in the rules. Patty will call Jim Pinkerton and get a quorum together for meeting to discuss. If company is domiciled out of state – need a vote. Dave stated employees out of state can still get pre-tax benefits. May need to update the RAB plan of operations. Jim P asked Jim M to take the lead on the underwriting meeting scheduled for tomorrow 10/23/13.

IV. Michael Bird

- a. Risk Adjustment & Premium Allocation subcommittee report
 - i. Michael stated no updates no updates. Patty stated payments have been made to all the carriers. Took longer than scheduled as a payment from Humana needed to be wired.

V. Kim Miller with United HealthCare

- a. Underwriting Subcommittee Report
 - i. No update from underwriting workgroup.

VI. Jim Murray with SelectHealth

- a. Legal Subcommittee
 - i. Gone through plan of operations and identified the areas that need to change. Set up a meeting with DOI to go over changes. Then will roll out to legal workgroup. Some items may be policy items and some may be plan of operations changes.

VII. Betsy Jerome with Insurance Department

- a. Nothing to report.

VIII. Next Meeting will be November 26, 2013 at 1:00 pm

IX. Meeting adjourned at 2:27 p.m.